

FREDERICK COUNTY DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT



Department Overview

520 N. Market Street
Frederick, Maryland 21701
301-600-1061
Fax 301-600-3585
www.co.frederick.md.us/Housing
Hours 8:00 am – 4:00 pm

MISSION/PURPOSE

The Department of Housing and Community Development (DHCD), with guidance from the Affordable Housing Council, is committed to providing a range of safe and affordable housing choices to Frederick County Residents, with an emphasis on serving low to moderate income and special needs populations.

DHCD provides a diverse mix of affordable housing programs and resources for low to moderate-income renters, homeowners, homebuyers, and organizations that create and preserve affordable housing.

RENTAL ASSISTANCE PROGRAMS

- **Housing Choice Voucher Program: Individual and Project Based**
 1. 350 client vouchers are provided to eligible families for use on the private rental market. Payments are made to private landlords on behalf of low-income families or individuals.
 2. 20 project based vouchers are in place at a property in Emmitsburg, Maryland.
 3. Program serves families at income levels up to 50% of the HUD Area Median Income.
 4. Wait list of over 500 households is currently closed.
- **Bell Court Senior Housing**
 1. 28 one bedroom units with community center located in Woodsboro, Maryland
 2. County owned and operated.
 3. Serves income restricted seniors and/or disabled residents.
 4. Active Resident Association and Community Center.
 5. Fully occupied, and wait list generally exists.
- **Rental Allowance Program**
 1. Provides rental assistance payments on a short-term basis (six months) to private landlords on behalf of low-income households or individuals who have critical and/or emergency housing needs.
 2. Serves households with a gross annual income no greater than 30% of the HUD median income; must have a verifiable plan to increase income over six month period.
 3. Frederick County Department of Social Services screens and case manages.
 4. DHCD certifies applicants, inspects units, and executes contracts with owners.
- **Bridge Subsidy Program**

Provides rental assistance payments to private landlords on behalf of low-income persons with disabilities; referrals from State mental health agencies.

HOMEOWNER REHABILITATION PROGRAMS

- **Emergency Rehabilitation Revolving Loan Fund**
Provides emergency repair and rehab loans to low income homeowners needing assistance with code violations and/or housing emergencies, such as lack of heat, plumbing, electrical, etc.
- **State Rehabilitation Loan Programs**
Provides loans and/or grants to low and moderate- income homeowners needing major renovations to their properties or for rental sponsors of apartment buildings. Programs include:
 1. Maryland Housing Rehabilitation (MHRP)
 2. Indoor Plumbing (IPP)
 3. Lead Hazard Reduction Grant and Loan Program (LHRGLP)
 4. Federal Lead Hazard Reduction Program (FLHRP)
 5. Special Targeted Applicant Rehabilitation (STAR)
 6. Also provides funds for replacement housing, known as "Footprints"

HOMEBUYER PROGRAMS

- **Frederick County Homebuyer Assistance Program**
 1. Provides down payment and closing cost assistance in the form of 0% deferred loans up to \$7,000 to first time homebuyers (not owned in three years).
 2. Can be used as a match or in conjunction with mortgage assistance programs, such as FHA, USDA and Maryland CDA.
 3. Maximum income limit 70% of HUD Median.
- **Community Partners Incentive Program**
 1. Provides a state match up to \$5,000 (deferred and 0% interest) for additional down payment and settlement assistance.
 2. Homebuyer must obtain a Maryland Mortgage Program Loan.
 3. Homebuyer must receive a Frederick County Homebuyer Assistance Program (HAP) Loan
- **American Dream Initiative Program**
 1. Provides additional down payment and closing costs for low income 1st time homebuyers obtaining a United States Department of Agriculture (USDA) mortgage.
 2. Must be used in designated areas of county (rural).
 3. Provides up to \$10,000 (deferred and 0% interest) with equal match from the Frederick County HAP.
 4. Homebuyer counseling required.
- **House Keys 4 Employees**
 1. A County program in conjunction with the State to provide Frederick County employees with closing and down payment funds through a match program.
 2. Administered by F.C. Human Resources Department; promoted by Housing Department.
 3. Available to other employers who enroll in program with the State.
- **Moderately Priced Dwelling Unit (MPDU) Program**
Units located outside of a municipality, created as new developments are built, with purchase price or rental fee controlled.
 1. Homebuyer households must not have owned residential property in the last three years.
 2. Homebuyer counseling and MPDU orientation required.
 3. Covenants attached to the purchased MPDU.
 4. Maximum income limit 70% of HUD Median for purchase.
 5. No rental units built at this time.

- **Neighborhood Conservation Initiative**

1. Provides down-payment and closing cost assistance to purchase a foreclosed/bank-owned home in Priority Funding Areas (PFAs) located within ZIP codes areas 21701, 21702, 21703, or 21716.
2. The home must be used as a primary residence.
3. Total household income must be at or below 120% of the median income for the Washington Metro Statistical Area.
4. 8-hour Homebuyer Education Program conducted by the Frederick Community Action Agency (FCAA) and .
5-hour Credit Smart Program conducted by the Frederick County Association of REALTORS® required.
5. Must pre-qualify for a conforming mortgage.

DEVELOPER PROGRAMS

- **Building Fee Deferral Program**

1. Provides reimbursement or direct payment for impact fees, water and sewer tap fees, application and other building fees up to capped amount, in the form of deferred 3% loan.
2. Eligible applicants may be individuals or rental sponsors.
3. Program must serve individuals with incomes no greater than 70% of HUD median.

- **Deferred Loan Program**

1. Provides 0% deferred loans to developers of affordable housing to acquire, construct, rehabilitate and/or preserve affordable housing in Frederick County.
2. Applicant project must leverage other funding 5-1 and may be used as local match for state, local, private, and Federal funds.
3. Project must serve households earning no greater than 70% of HUD median income.

- **Payment in Lieu of Taxes (PILOT) –**

1. A negotiated real estate tax reduction on construction of affordable rental housing.
2. The BOCC and the project owner sign an agreement to secure the reduction.

- **Tipping Fee Waiver Program**

Provides a waiver of landfill fees for affordable projects that have been pre-approved in the prior fiscal year.

OTHER PROGRAMS AND SERVICES

- **Livability Code for Renters**

County's livability code protects safety and welfare of renters through inspections of rental properties based on complaint from renter or landlord.

- **Service Linked Housing**

Provides funding to local service providers for Resident Advocates to assist families with support and recovery services to prevent homelessness and achieve self-sufficiency.

- **Emergency Shelter Grant**

Provides funds to local service providers for the operating costs associated with emergency shelters in Frederick County

- DHCD serves as a **Resource and Referral Center** to Frederick County residents, providing information and referral on housing related services in the County. DHCD maintains extensive up-to-date information on affordable rental housing as well as subsidized and senior housing, transitional facilities and homeless shelters. Several links exist on the DHCD web site to local, state and federal resources.

EQUAL HOUSING OPPORTUNITY

